

What is claimed is:

1. A computerized method comprising:

5 establishing a card payment instrument account for an approved cardholder having a rebate feature available to the cardholder only for funding an investment account;

establishing an investment account for the benefit of said approved cardholder;

10 calculating a rebate as a percentage of the net-purchases in said card payment instrument account periodically; and

funding said investment account with said rebate, wherein said rebate is the only funding of the investment account through said card payment instrument account.

2. The computerized method of claim 1, wherein said card payment instrument
15 account is established by a first financial institution and said investment account is established by a second financial institution.

3. The computerized method of claim 2, wherein said first financial institution is a bank and said second financial institutions is an investment account provider.

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4. The computerized method of claim 1, wherein said card payment instrument account is selected from the group consisting of a credit card account, a stored value card account, a debit card account, a multi-featured credit on debit card account and combinations thereof.

5. The computerized method of claim 1, wherein said investment account is selected from the group consisting of a mutual fund account, stock account, an individual retirement account, a 401(k) plan account, a savings account and a certificate of deposit account e-brokerage account, money market fund, employee stock purchase account.

6. The computerized method of claim 1, wherein said card payment instrument account is a credit card account and said investment account is a mutual fund account.

7. The computerized method of claim 1, wherein said rebate is calculated each month as a percentage of the net-purchases in said card payment instrument account.

8. The computerized method of claim 1, wherein said rebate is transferred to said investment account once or twice a year.

9. The computerized method of claim 1, further comprising issuing a statement to said cardholder including said rebate periodically.

10. The computerized method of claim 1, further comprising issuing an investment account statement to said cardholder.

11. A computerized method comprising:

a credit card company establishing a credit card account for an approved cardholder;

notifying an investment account provider partner to set-up a mutual fund account for the benefit of said approved cardholder;

monitoring the net-purchases in said credit card account and calculating a rebate as a percentage of said net-purchases periodically;

transferring the rebate to the mutual fund account periodically, wherein said rebate is the only funding of the mutual fund account accomplished through the credit card account; and

issuing a mutual fund or investment account statement to said cardholder

12. The computerized method of claim 11, wherein said rebate is calculated each month as a percentage of the net-purchases in said card payment instrument account.

13. The computerized method of claim 11, wherein said rebate is transferred to the mutual fund account once or twice a year.

14. A computerized method comprising:

a credit card company establishing a credit card account for an approved cardholder;

notifying an investment account provider partner to set-up an inactive mutual fund account for the benefit of said approved cardholder;

monitoring the net-purchases in said credit card account and calculating a rebate as a percentage of said net-purchases periodically;

issuing a statement to said cardholder including said calculated rebate and an offer to activate and fund said mutual fund account with said rebate at the end of a predetermined time period;

activating said mutual fund account upon acceptance of the offer by the cardholder;

transferring the rebate to the activated mutual fund account; and
issuing a mutual fund statement to said cardholder.

15. The computerized method of claim 14, wherein said rebate is calculated each month as a percentage of the net-purchases in said card payment instrument account.

15 16. The computerized method of claim 14, wherein said rebate is transferred to the mutual fund account once or twice a year.

17. A card payment instrument based system, comprising:
a credit card issuer system for establishing card payment instrument accounts
20 having a rebate feature for approved cardholders:

means for establishing investment accounts for the benefit of said approved cardholders; said investment account means being operatively connected with said credit card issuer system;

means for calculating said rebate for each approved cardholder based on card usage periodically; and

means for funding said investment accounts with said rebate periodically wherein said rebate is the only funding of said investment account through said card payment instrument account.

18. The system of claim 17, wherein said credit card issuer and said investment account means are operated by separate financial entities.

19. The system of claim 17, wherein said funding means comprise a check or wire transfer of funds for the rebate from the card issuer system to the investment account.

20. The system of claim 17, wherein said funding means comprise an electronic transfer of funds for the rebate balance from the card issuer system to the investment account.

21. The system of claim 17, wherein said funding means comprise a two-party check issued to the cardholder.

22. The system of claim 17, wherein said card payment instrument account is selected from the group consisting of a credit card account, a stored value card account, a debit card account, a multi-featured credit or debit card account and combinations thereof.

23. The system of claim 17, wherein said investment account is selected from the group consisting of a mutual fund account, stock account, an individual retirement
5 account, a 401(k) plan account, a savings account, a certificate of deposit account, an e-brokerage account, a money market fund, and an employee stock purchase account.

24. The system of claim 17, wherein said card payment instrument is a credit card account and said investment account is a mutual fund account.

10 25. The system of claim 17, wherein the usage rebate is based on a fixed, predetermined percentage of card usage in a period.

26. The system of claim 17, wherein the usage rebate is based on a fixed,
15 predetermined percentage of the net-purchases in the instrument account in a period.

27. The system of claim 17, wherein said card payment instrument accounts comprise card payment instrument cards that are issued to approved cardholders and are marked with information of the identity of the investment account provider.

20 28. The system of claim 17, further comprising means for generating and issuing a credit-instrument statement to said approved consumers.